CANADA
WAR THRIFT BOOK

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CANADIAN GENERALS IN THE GREAT WAR.

CANADA WAR THRIFT BOOK.

INTRODUCTION.

BOYS AND GIRLS OF CANADA—this book has been written especially for you. Ever since August, 1914, you have been watching the course of the terrible world-war which ceased only on November 11th, 1918. Often you have wished that you were old enough to go to the front as doctors or as nurses. Like true Canadians, you are seeking to do the very best possible for the Dominion of Canada under all circumstances. What can boys and girls do? What lessons are there to be learned from the great war which has just closed?

One great lesson is that of patriotism, of true citizenship. If, through the long fifty-two months of the war, men were willing to suffer separation from home and friends, the hardships of mud, of cold, of fatigue, and of sickness, were willing to be wounded, and to give their lives for Canada, surely this great Dominion is worth living for,—worth working for!

Another lesson. More than fifty thousand of Canada's soldiers, sailors, airmen, doctors, nurses, and others gave their lives for the cause of freedom—that those at home might live and might be free. Purchased at such enormous cost, surely the lives and the liberties of Canadians are too precious to be frittered away in the foolish pursuit of unnecessary pleasures. Time must be carefully used; every day at school must be employed to the very best advantage so that, when the boys and girls become men and women, they will be fitted to take the places of those who will never return from the battlefield. Every boy and every girl must be careful to waste no time; must secure as soon as possible the best available education so as to be fitted for the loyal service Canada will require.

A third lesson—it would require many pages to outline them all—is that of the necessity for thrift. Boys and girls must help save food and fuel; this book explains why such

saving is necessary. They can save money; Canada needs money.

And so the important word in this book is SAVE. Waste nothing; practise thrift. Can children save anything worth while? Of course, they can. The Government of Canada is anxious to assist the children to save. Read all about the plan in chapter X. Ask your parents and your teacher about THRIFT STAMPS and WAR SAVINGS STAMPS. If you could do something for the advancement of Canada and, at the same time, could take the first step towards becoming rich, would you not be glad to grasp the opportunity to do so? Here it is—WAR SAVINGS STAMPS.

Lest anyone should think that there is now no need for saving, since the war is over, consider what a wasteful monster war is and how much has been destroyed. Think of the buildings, the villages, the towns, and the cities that have been reduced to ashes or to ruins! These must be rebuilt and much of the money for this re-building will be borrowed from Canada and the United States, for there is little money in Europe. Think of all the money, or capital, as it is sometimes called, that has been lost during the war. Ships, with enormous cargoes of manufactured goods and foodstuffs, have been sent to the bottom of the ocean; thousands of acres of land have been desolated; valuable metal has been used for shells. In every respect war is wasteful. The capital lost must be restored and this can be done only if every citizen saves every cent that can be saved. And these savings should be lent to the Government—to do so is both patriotic and profitable.

Money is needed, too, to feed and to clothe Canadian soldiers in Europe until they can safely be brought home. Money is needed to bring them home and to educate those who require education to enable them to fill better positions than they held before the war.

In spite of the fact that the Victory Loan of 1918 has brought in to the Government more than $676,000,000 it is said by those who should know that the people of this country will be asked to subscribe to " reconstruction loans " in the not very distant future. From now on the word RECONSTRUCTION

will be heard everywhere. What does this word mean? It includes the great work of demobilization (disbanding the army and settling the soldiers once more in civilian life); the manufacture of materials and equipment to be sold to France, Belgium, Serbia, and other countries for use in re-building; the production of more food to be sold to the people of Europe; the manufacture of supplies and equipment for Canada's railways and waterways; the building of ships so that this Dominion may transport her exports and imports and secure her share of the world's trade; the construction of canals; the development of water-power; the carrying on of public works of various kinds, such as the construction of roads, docks, and harbours. In brief, Canada is to be made a great and prosperous nation. For this immense task, money—a great deal of money—will be needed for years to come. This money is not to be *given*; it is to be *loaned*. Once commenced, the great enterprises mentioned will be able to pay their own way and to return the money spent on them. The young people of Canada who buy WAR SAVINGS STAMPS will be investing their money in these undertakings and will receive 4½ per cent on their principal.

Pardon a digression. The editor of this book wishes to take into his confidence all who may read these pages. To prepare a book such as this, to print and distribute hundreds of thousands of copies of it, takes, as is well known, a great deal of time. The *Canada War Thrift Book* was written in August, 1918,—when the war was at its height—and it was in type several weeks before the armistice was signed. When world-events of tremendous magnitude are occurring so rapidly that the average person finds difficulty in keeping fully informed regarding them, no book can hope to represent conditions as they are on the day that it reaches its readers. When the opportunity presented itself, certain chapters herein were revised but, to avoid expense and delay, several of them were left as they were. For instance, in some of the chapters the war is mentioned in the present tense. It may be that this will not be considered a defect—the war is not yet so remote that it has lost interest for Canadians; and in many respects, war conditions are still with us. The lessons taught by the war must now be put into practice.

You have heard that " actions speak louder than words." Do you know what your actions say when you go to the Post Office and buy a Thrift Stamp or a War Savings Stamp? This is what they say, " I love my country. I have faith in the future of this Dominion. I am helping to make Canada great and prosperous. I am learning to save money." Every time you are tempted to spend money on something foolish or unnecessary, think how much more good that money would do if invested in a THRIFT STAMP or a WAR SAVINGS STAMP.

Did it not always thrill you to read, during the progress of the war, of the battles in which the Canadians went, all together, " over the top," in a grand charge against the enemy? Every boy and every girl can go " over the top " in a very real sense by saving money and lending it to Canada.

All together, then, for WAR SAVINGS STAMPS!

CHAPTER I.

WHY CANADA ENTERED THE WAR.

In July, 1914, the people of Canada were absorbed in their peaceful occupations and thought little of the possibility of war. For a hundred years peace had reigned between Canada and her great neighbour to the south, and preparations were being made to celebrate worthily the century of peace. Many people even hoped that war would never come to Canada. But suddenly a quarrel between Austria and Serbia developed into a great European War.

On August 1st, three days before Great Britain entered the war, the Canadian Government became so concerned over the danger threatening the Mother Country that this message was sent to the British Government through the acting Governor-General. "My advisers . . . . . wish to convey to His Majesty's Government the firm assurance that, if unhappily war should ensue, the Canadian people will be united in a common resolve to put forth every effort, and to make every sacrifice necessary to insure the integrity and maintenance of the honour of our Empire." In reply, the British Government sent the following message: "With reference to your telegram . . . . . His Majesty's Government gratefully welcome the assurance that in the present crisis they may rely on the whole-hearted co-operation of the people of Canada."

Preparations were at once made by the Canadian Government to support the Mother Country and, within six weeks of the outbreak of war, an army of 33,000 men was enrolled, trained, and embarked—the largest single force that had ever crossed the Atlantic. Since then Canada has continued to give her men, her women, and her treasure, and on the bloody fields of France and Flanders Canadians have won undying fame in the greatest struggle of the ages.

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One may well ask why this young western nation forsook its peaceful ways and rushed so promptly to the assistance of Great Britain. She did so, in the first place, because Great Britain is her MOTHER COUNTRY, because the Canadian people are British. It is true that most of the people of Quebec are of French descent, and that we have welcomed to our shores hundreds of thousands of people of other races; but, in race, in customs, in ideas, and in ideals, Canadians are, as a whole, strongly British, and to them Great Britain is still the Mother Country.

There is another reason why we love Great Britain. She is the mother of parliaments, the mother of modern democratic government. We are proud of the way the British people won their own political rights; we are equally proud of the way they gave to their children beyond the seas the privilege of governing themselves. By her enlightened treatment of her colonies Great Britain has bound them to herself with the strongest bonds of gratitude.

Our desire to help Great Britain in 1914 was increased by the conviction that she had done all she honourably could to prevent war. In 1912 and 1913, at the time of the Balkan Wars, the British Secretary of State for Foreign Affairs, Sir Edward Grey, had succeeded in keeping the Great Powers out of the struggle; and, in July, 1914, when Austria made her unjust demands on Serbia, he strove once more to prevent a general European war. Canadians could not then understand the situation thoroughly, but enough information was given by the cables to convince them that Britain was again working sincerely for peace, and that, if she went to war, it would be because Belgium was being overrun and France wantonly attacked. Since then, abundant evidence has accumulated to convince the world that Germany and Austria were unprovoked aggressors. Not the least interesting evidence is that furnished by Prince Lichnowsky, the German ambassador to Great Britain in that fateful year; he has stated that the British Government earnestly desired to maintain peaceful relations with Germany.

Soon after hostilities began, the Canadian Parliament met to take all necessary measures for the active participation of

Canada in the war. It was then that our political leaders had an excellent opportunity to explain the position of Canada. Speaking first, Sir Wilfrid Laurier expressed eloquently the feelings and convictions of his fellow-countrymen, when he exclaimed: " We are British subjects, and to-day we are face to face with the consequences which are involved in that proud fact. Long we have enjoyed the benefits of our British citizenship; to-day it is our duty and our privilege to accept its responsibilities; yes, and its sacrifices. It is our duty. . . . . to let Great Britain know, to let the friends and foes of Great Britain know, that there is in Canada but one mind and one heart, and that all Canadians stand behind the Mother Country, conscious and proud that she did not engage in war from any selfish motive, for any purpose of aggrandisement, but that she engaged in war to maintain untarnished the honour of her name, to fulfil her obligations, and to save civilization from the unbridled lust of conquest and power."

In bringing his address to a close, Sir Robert Borden, Premier of Canada, gave noble expression to the convictions of us all. " As to our duty all are agreed, east and west, and we stand shoulder to shoulder with Britain and the other British possessions in this quarrel. And that duty we shall not fail to fulfil as the honour of Canada demands. Not for love of battle, not for lust of conquest, not for greed of possessions, but for the cause of honour, to maintain solemn pledges, to uphold the principle of liberty, to withstand forces that would convert the world into an armed camp; yes, in the very name of the peace we sought at any cost save that of dishonour, we have entered into this war; and while gravely conscious of the tremendous issues involved, and of all the sacrifices that they may entail, we do not shrink from them, but with firm hearts we abide the event."

CHAPTER II.

THE WORLD-CONFEDERACY AGAINST BARBARISM.

Great Britain and her Allies.

When two or more persons or nations assist one another in any work which they undertake they are called ALLIES. Hence, the nations that have been helping Great Britain against the "Central Powers" are called her ALLIES. Among Britain's Allies, France, Italy, Russia, the United States, Belgium, and Serbia are the most important, and it is interesting to study what part each has played in the war.

Great Britain. Great Britain is not a large country; in fact, not nearly half as large as the Province of Ontario. But Great Britain has a large population—over five times as many people as the whole Dominion of Canada. Moreover, Great Britain is very wealthy, with immense industries, and a very intelligent people. The country consists of a long, narrow island with many smaller islands, many bays, and many river mouths extending far up into the interior; hence, no part of it is far from the sound of the sea. From early times the British have been famous sailors, and they have always loved the sea. They explored many new lands and founded the greatest Empire the world has ever known. Of this Empire Canada is one of the most important parts.

So well governed has Great Britain been that for over two centuries she was the model for other European countries in their struggles to improve their forms of government. She was the first European country to replace the personal rule of the king by the rule of a parliament elected by the people. It is for this reason that the British Parliament is often called the "Mother of Parliaments." Long before other nations, the British people received freedom in religious worship and freedom for the press;

and in many other ways Great Britain gave her people broad liberties. In the development of freedom many other nations gradually followed her example and to-day most of these free peoples are ranged on her side in the great war. Since Great Britain is an island, her people lovers of the sea, and her Empire scattered over all parts of the globe, she has become a great maritime nation. On every sea her ships are found, carrying goods from country to country. Moreover, it is by means of her powerful Fleet that she has always protected herself from her enemies. Though Napoleon was able, a hundred years ago, to conquer almost the whole continent of Europe, yet Great Britain, thanks to her Fleet and to her sailors, was unconquered and unconquerable. Though she is "Mistress of the Seas," she has never used this power in a selfish manner, but has allowed to the ships of every nation the same privileges on the sea and in her ports as are enjoyed by her own ships.

When the war broke out Great Britain stepped forward as the champion of the freedom of such small nations as Belgium and Serbia. Her powerful navy swept the shipping of the enemy from the seas and kept the ocean free for Allied transportation of men and material. Her army, though small at first, entered the fight and greatly distinguished itself. Since then her citizen army of over seven million fighting men has fought the foe in every part of the world. Her factories have not only been able to equip her own forces, but they have also assisted largely in equipping other Allied armies. Of her great wealth she has loaned large sums to some of her less wealthy Allies.

France.

In the city of Paris are several monuments, each representing one of the great cities of France. Of these the one that commemorates the city of Strassburg is draped in black. When these monuments were erected Strassburg was in the French province of Alsace. In 1870 Germany forced France into war, defeated her, and took parts of the provinces of Alsace and Lorraine, much against the will of their inhabitants. Strassburg is the chief city in Alsace and on the day that these provinces were taken by Germany, the monument to Strassburg was shrouded in black. The theft of this French territory has been to the French people an open wound ever since.

France is a little larger than Great Britain and almost the same size as Germany, but its population is much less than that of Germany. The French people are hard-working, thrifty, very skilful in many industrial processes, and have an intense love for the beautiful. Their buildings are very handsome, especially their churches and cathedrals.

When the war broke out, the main force of the German attack was directed against France. Having overrun France so easily in 1870 the Germans made extravagant boasts of their ability to be in Paris in a very few weeks. But the brave French soldiers met the shock of the German onslaught with the resistance of granite. Within three weeks of the first attack the German army was beating a rapid retreat toward the north of France, and the German dream of an entry into Paris was gone forever. No great country has suffered more from the war than has France. For two long years, while the British army was in process of formation, she withstood the brunt of the attack of the best of the German soldiery. The wealthiest part of France, containing most of her coal and iron mines, was desolated and occupied by the enemy; yet she never complained, never became impatient, never lost heart, but was always as determined on victory as any of the Allies.

Italy. In the south of Europe is a peninsula shaped somewhat like a boot. This is Italy. One hundred years ago there was no such country. The peninsula was divided into a number of small countries all under the domination of Austria. So badly governed were these little countries that their leaders struggled almost continuously against Austria's tyranny until, in 1848, after heroic fighting and much bloodshed, all the Italians were united in one great kingdom.

When the Great War broke out Italy, Germany, and Austria were united in the Triple Alliance, but so unjust did Italy consider the German pretext for war that she refused to join them in the conflict. The strongest pressure was brought to bear on her by Germany, but it was all in vain. Recognizing her true friends, France and Great Britain, who had sympathized with her and assisted her in her struggle for independence fifty years ago, she joined the Allies against her old enemy, Austria.

Because the boundary between Italy and Austria is very mountainous, a great deal of the fighting took place under very trying conditions. The suffering from cold and snow was almost as severe as in Russia, but the Italians fought bravely and proved more than a match for the Austrians.

Russia.

Occupying the whole eastern half of Europe and the northern part of Asia is the great empire of Russia. Russia resembles Canada in many respects. It has a similar climate, similar industries, and the same boundless resources. The people living in Russia are markedly different from those of Great Britain, France, or Germany. They are called Slavs, and, naturally, they are intensely proud of their language and nationality. The population of Russia is greater than that of Germany and Austria-Hungary together. When Austria, supported by Germany, undertook in July, 1914, to "bully" little Serbia, whose people are mainly Slavs, Russia protested; and, when the Great War broke out, her armies fought valiantly against Germany and Austria, suffering greater losses in men than did any other country engaged in the war.

When the great revolution broke out in Russia in 1917, the Czar (or Emperor) was dethroned, and a new democratic government was set up. But German spies poisoned the minds of many of the poor, ignorant people and stirred the soldiers up to kill their officers and to refuse to fight. As a result the Germans overran Russia, broke it up into a number of separate countries, and set up a government of the very worst kind. This government made peace with Germany.

All the best people of Russia refuse to support such a government and are still anxious for the friendship of Great Britain and France. As the Allies have sent armies to support these patriots, it may be hoped that peace and tranquillity will soon come to troubled Russia.

United States.

The United States was the last great nation to join the Allies. This immense country, which lies to the south of Canada, is very wealthy and has greater industries than any other country in the world.

From the very first the United States assisted the Allies by sending food and clothing for the soldiers and guns and shells for

the use of the Allied armies. As there are many millions of Germans and Austrians living in the United States, it was necessary that President Woodrow Wilson should go slowly, as far as entering the war was concerned, so that even these people would see the injustice of the cause of the Central Powers and be willing to fight against them. The cruel slaughter of innocent men, women, and children by submarines so aroused the anger of the Americans that at last on April 6th, 1917, the United States declared war. If there was any doubt at any time as to the result of the war, that doubt was removed when the whole resources of this powerful country were thrown into the balance on the side of the Allies.

At once the United States prepared. Millions of men began to drill and many were soon crossing to Europe. (By October 1st, 1918, 1,800,000 American soldiers were in France and these were being reinforced at an average rate of 10,000 per day.) Her factories began to turn out all kinds of material needed by the armies and soon the Americans made their influence felt in the great battles in Europe.

Belgium. More than any other country engaged in the war little Belgium has deserved and has received the sympathy of the civilized world. Though she had no interest whatever in the quarrel among the nations, though a solemn treaty guaranteed her safety from aggression by belligerent powers, her lands were laid desolate and her people were slaughtered because she refused passively to permit the German hordes to march through her territory to invade France. She did her duty—she had pledged herself to refuse passage to any army of any nation whatever—and for doing her duty she suffered. Soon almost the whole of Belgium was under the German heel, but her little army still fought courageously beside the British. Now the Belgians have their country back again.

Serbia. When a " bully " runs amuck, little people and weak people suffer from his outrages. In Serbia, a small country in the south of Europe, the spark that set fire to the world was kindled. The people of Serbia are of the same race as the Russians—they are Slavs. For centuries they suffered under the tyranny of Turkey but they never lost their national

spirit and their love of freedom. Serbia suffered much as Belgium did; her country was overrun and laid waste; many of her people were slaughtered, many fell into German hands; but the Serbian army remained a part of the Allied forces. Brave service this little army did in helping to force the unconditional surrender of Bulgaria, and in winning back Serbia for its own people.

Besides the nations mentioned, Great Britain had many other Allies. Rumania was an ally but was overrun by Germany; she was always anxious, however, to be among the Entente Allies again. There were still others—Portugal, Greece, Japan, Montenegro, San Marino, Hedjaz, (Arabia), Cuba, Panama, Siam, Liberia, China, Brazil, Guatemala, Nicaragua, Costa Rica, Haiti, Honduras were numbered among those opposed to autocracy. Bolivia, Santo Domingo, Chili, Peru, Uruguay, and Ecuador broke off diplomatic relations with Germany. Truly it was a world-confederacy that stood for freedom and for democracy!

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CHAPTER III.

GERMANY'S DREAM OF WORLD POWER.

The great war which broke upon a peaceful world in 1914 was not the result of a sudden gust of passion. It had been long expected by a few clear-sighted statesmen who realized that the quiet days of peace were but the lull that precedes the coming storm. War, they felt, must come as the direct result of certain ambitious plans on the part of Germany's rulers. The Prussians, especially, cherished the thought of war, for through war they had become the masters of an empire. Perhaps it was this spirit of militarism, coupled with the peculiar trend of German thought, that did more than anything else to bring about the greatest conflict the world has ever seen.

Modern German thought has been moulded largely by the writings of two clever men, Nietsche and Treitschke. Nietsche was a brilliant professor who declared that Christian civilization is all wrong. "Be hard", he said, "not merciful, for Might is Right." The German people were told that everything weaker than themselves belonged to them and that they were only fulfilling their destiny in taking what they could by brute force.

Treitschk , who was a disciple of Nietsche, was for twenty years professor of history at the University of Berlin. There he exerted a powerful influence upon the youth of Germany for he was one of the most popular lecturers of his time. He also preached the gospel of might, though he managed to retain his belief in Christianity. He taught that the State exists to command and that its primary duty is to increase its power. "Why talk of founding colonies?" said he; "Let us take Holland and then we shall have them ready-made." Germany's mission, he declared, was to spread German thought and culture over the whole human race, and this, he maintained, could be carried out only by the power of the sword.

But the university professors of Germany are not the only class who "willed" the present war. The powerful military and land-owning classes—the Prussian autocrats and the arrogant junkers—are even more guilty. Long after we are gone men will be studying this war and, whatever responsibility for it may be laid upon other nations, the bulk of the guilt will be laid on Prussia and its rulers. It is they who have dwelt unceasingly on "the greatness of Prussia, the glory of an army which is a nation, and of a nation which is an army." It is they who have placed so heavy a yoke on the neck of Germany that thousands of her sons and daughters have sought refuge beyond the seas. It is they the war-makers, who have stood in the way of Germany's real progress, and checked any attempt on the part of the people to govern themselves. It is they, who in the present war instigated that dreadful campaign of frightfulness which has shocked beyond measure the sensibilities of the whole civilized world.

We thought that Germany had grown up in civilization, and was guided by the same standards that obtain among ourselves. Were we right? No, we were wrong. Take but three instances. The distinctive mark of a highly civilized man is that he keeps his word at whatever cost to himself. But Germany broke her solemn pledge to respect the neutrality of Belgium. Again, civilized men take special care to preserve those great works of art that have been bequeathed to them by the past. But Germany sacked and burnt the beautiful city of Louvain. Once more, a civilized man is humane and refrains from ill-treating the blameless. But Germany has brought about the death of countless innocent women and children and has committed atrocities hitherto unknown in the history of warfare.

So long as Germany remained on that moral plane and in that moral state, there could be no lasting peace for the world. The German people were under the enchantment of an evil spell, and that spell could be broken only by the utter defeat of their armies. Thus the war is not so much a conflict of nations as it is a struggle between two ideas which in their nature are so directly opposed that they cannot live together.

One or the other must be destroyed. There can be no compromise between freedom and tyranny. Therefore while Great Britain and her Allies have been fighting for the freedom of the world, they have also been fighting for the real liberation of Germany.

"Something happened at Louvain", says an American writer, "a little thing, but let it give us hope." In the house of a professor at the University some German soldiers were quartered—friendly, considerate soldiers, doing no harm. Suddenly one day, in obedience to new orders, they fell on this home, burned books, wrecked rooms, destroyed the house and all its possessions. Its master was dead. His wife, looking on with her helpless children, saw a soldier give an apple to a child.

"Thank you," she said, "you at least have a heart."

"No, madam," said the German, "it is broken."

Perhaps the German soldier whose heart was broken at Louvain will be one of a legion, and thus, through thousands of broken German hearts, Germany will become herself again. The German people must come to their senses, and throw their false gods into the fire. They must learn "to burn what they have adored". They will do this when their false gods fail them—when they wake up to realize that their worship has been a blind worship, ending in defeat and disaster. That day is at hand. The makers and masters of "blood and iron" are on their knees. May the people of Germany have eyes to see where the path of true greatness lies and follow it to the end! Then, indeed, will the world be "safe for democracy."

CHAPTER IV.

THE CANADIAN EXPEDITIONARY FORCE AND ITS ACHIEVEMENTS.

If any proof were needed that this war was forced on the Allies, it could easily be found in the fact that they were all utterly unprepared. This was especially true of Canada, for in the early months of 1914 Canada had no army. There was a permanent force of about 3,000 men the purpose of which was partly to provide garrisons for our few forts and partly to train the militia. This militia was a partially trained force numbering, in 1913, about 60,000, quite sufficiently organized for a defensive war on their own soil. But at best military training was tolerantly regarded as a harmless pastime which enabled young men to get an outing for a week or two each year at the Government's expense—and this expense had to be kept within narrow limits.

But although Canadians had not the military precision and the material accoutrements for war, they had splendid youth, the best blood of the United Empire Loyalists, and newer but no less manly stock from the British Isles. They were strong in patriotism, courage, enthusiasm, and unselfishness, which are as valuable in a long war as ammunition and guns.

When Germany declared war on Russia on August 1st, 1914, the Duke of Connaught, Governor-General of Canada, went by special train to Ottawa and the Dominion Cabinet began to prepare for the mobilization of the Canadian forces. Within the three days that elapsed between August 1st and August 4th, when Great Britain declared war on Germany, over 100,000 men had volunteered. Within three hours after the declaration of war, orders were issued by the Department of Militia for the preparation of an expeditionary force for service at the front. At once, in every city and town in Canada,

eager men besieged the recruiting depots. Valcartier was selected as the mustering place and thither men poured in from every province. It was originally intended to send 22,000 men in the first expeditionary force; but by the time they were ready to sail 30,000 had assembled.

In September this force was sent across the Atlantic. The second division and a cavalry brigade reached France in September, 1915; the third was organized in January and February, 1916; the fourth in August, 1916. Thus, within two years the Canadian Expeditionary Force had reached its full development, with four divisions. From that time Canada directed her efforts towards keeping her forces up to full strength; it is a powerful stimulus to troops to go into battle with their ranks undiminished.

Until the winter of 1917-18 the Canadian Expeditionary Force was recruited entirely by means of voluntary enlistment. By June 30th, 1917, no fewer than 472,000 men had voluntarily offered their services in the cause of freedom. In the autumn of 1917 Sir Robert Borden announced that a Military Service Act would be introduced into Parliament and that under this Act the necessary reinforcements would be obtained by conscription. By the operation of this Act up to June 30th, 1918, 56,000 men were added to the Canadian forces. This brought the total enlistments of all sorts from the outbreak of the war up to 552,600.

As has been stated already, Canada had no army in the early months of 1914 and when we decided to help the Mother Country to the limit of our powers, our Department of Militia had to decide on the most efficient method of organizing the torrent of recruits into units. The method chosen was similar to the "territorial" system in vogue in England for some years. The infantry unit was the battalion, consisting, roughly, of 1,000 men under the command of a lieutenant-colonel. The recruiting of these battalions was in most cases handed over to the existing militia regiments. It was felt that this would facilitate matters and that the men would have more pride in their battalion when it was connected with a famous regiment like the Grenadier Guards or the Queen's Own Rifles or the

" Highlanders " than if it were known merely by a number. A battalion is divided into four companies, each under a major (or a captain). A company is again subdivided into four platoons each under a lieutenant who personally leads his men into battle. Again, four battalions are grouped to form a brigade under a brigadier and, finally, four brigades of infantry with cavalry, batteries of artillery, and various kinds of corps troops form a division. A division at full strength numbers about 20,000 men of all ranks.

The method adopted of training these young men for their grim work was to give some preliminary drilling in Canada and to supplement and complete this training in England. In this war it was found necessary to give soldiers a variety of training never required before. In addition to drill, physical training, marching, and musketry, which have long been necessary, the infantry soldier of to-day must learn bayonet-fighting, the use of two kinds of machine guns, light and heavy, the use of rifle and hand grenades or bombs, how to entrench, and how to guard against the deadly German gas. To accomplish such varied training a careful and elaborate programme was drawn up for each branch of the service. Every recruit had a " training sheet " on which his progress was carefully recorded and he was advanced from class to class until judged ready for France.

In the case of infantry who were to join an experienced battalion in the field, it was estimated to take fourteen weeks of uninterrupted and intense training to fit them for the " advanced base " in France. If our army was heavily engaged and suffering numerous casualties, this advanced base might be drained; large numbers had to be sent from England and the reserve battalions were much reduced. During the periods of quiet there was less demand on the advanced base and the reserve battalions were able to train their men in a more leisurely manner. It should be added that whole new battalions cannot be trained so quickly. Rapid training is possible only when veteran battalions are being fed with a constant stream of recruits. This will show how very important it was that there should be a steady supply of troops from Canada.

The Canadians received their baptism of fire in the spring of 1915. They were holding a front of about three miles, six miles north-east of Ypres. About six o'clock on Thursday evening, April 22nd, observers reported a strange green vapour moving slowly over the French trenches on the Canadians' left. The Turcos and Zouaves who held this part of the line broke and fled in utter panic. This left a four-mile breach in the Allied line: the left flank was "in the air". General Turner bent his line at right angles to a small wood but the Germans forced this position. Soon after midnight, however, the Canadians counter-attacked and drove the enemy out. All Friday the Germans carried on a fierce bombardment and sent gas across again and again but the Canadians "stuck it". This lasted nearly a week and finally the whole Canadian division was withdrawn. In the midst of sorrow for our terrible losses there was a thrill of pride throughout Canada. Sir John French reported: "The gallant work of the Canadians at Langemarck and St. Julien saved the situation".

In May, 1915, came the battle of Festubert. General Joffre was advancing on the city of Lens and Sir John French planned to aid his ally by capturing Aubers Ridge so as to prevent enemy reinforcements from reaching Lens. After ten days' fighting, during which the Canadians were under continuous fire, the Germans were driven from strongly fortified positions and ground was won on a front of four miles to a depth of 600 yards.

In June, 1915, was fought the furious but fruitless battle of Givenchy in which the Canadians won but, owing to the lack of numbers and of artillery support, could not hold much of the ground gained.

During the battle of the Somme which began on July 1st, 1916, and lasted half a year the Canadians, led by Sir Julian Byng, had the honour of capturing Courcelette and Monquet Farm, carrying the German positions to a maximum depth of 2,000 yards and taking over 1,200 prisoners.

Vimy! What Canadian boy or girl can read of Vimy without a thrill? Vimy ridge is a strip of rising land about six miles long and two miles wide. It was occupied by the

Germans in 1914 and was one of the pivotal points on their line. In the cold, gray dawn of Easter Monday, April 9th, 1917, the attack began and by three o'clock in the afternoon the entire position was in possession of the Canadians. They also captured 4,000 prisoners and vast stores of guns and war materials.

Of all the battles in which Canadian troops participated the battle of Hill 70, or Lens, furnished the most intense fighting. Lens is a very important coal city and much coveted by both sides. In June and again on August 15th the Canadians captured much valuable ground.

In the period from October 25th to November 10th, 1917, the Canadians gained a notable success when they won Passchendaele Ridge which dominated the whole plain beyond.

During the British offensive which was launched on August 14th, 1918, and which continued without cessation until November 11th, the Canadian Army Corps was heavily engaged and added fresh lustre to its already long list of glorious deeds by breaching the German line on a front of five miles between Quéant and Drocourt, a feat which is said to have been "greater than Vimy." Marshal Foch again and again assigned to the Canadians the honour of acting as "shock troops" to make in the Hun line a breach through which the Imperials might advance. Canadian mounted riflemen were the first to enter the city of Cambrai. In the capture of Valenciennes and of Mons (this latter occurred only a few hours before the cessation of hostilities) Canada's troops again distinguished themselves. Not all that they have done in France and in Flanders is yet fully known but the story of their achievements will fill many glorious pages in history.

The battles on the Western Front were, in almost every instance, so much greater in every respect than battles in any former wars, so tremendous in their duration and in the area over which the fighting took place, that the names assigned to them differ considerably in different books. Some battles continued for months and yet, within that time, there were several distinct engagements which are also known as battles.

These differences will be seen by comparison of the descriptions given in this chapter with the following official list. When sufficient time has elapsed so that a permanent history can be written, these differences of nomenclature will probably disappear. The roll of Canadian battles is: 1915—Second Battle of Ypres (April and May). 1916—St. Eloi (April 3 to 19); Sanctuary Wood (June 2 and 3); Hooge (June 5, 6, 13 and 14); Battle of Somme (September, October and November.) 1917—Battle of Vimy Ridge (April 9 to 13); Battle of Arleux and Fresnoy (April 28 and 29 and May 3); Battle of Lens (June); Battle of Hill 70 (August 15); Battle of Passchendaele (Oct. 25, Nov. 10). 1918—Second Battle of Somme (March and April); Battle of Amiens (Aug. 12); capture of Monchy-le-Preux (Aug. 28); breaking of Queant-Drocourt Line (Sept. 3 and 4); crossing of Canal du Nord and Bourlon Wood (Sept. 27–29); encirclement and capture of Cambrai (Oct. 1 to 9); capture Douai (Oct. 19); capture of Denain (Oct. 20); encirclement and capture of Valenciennes (Oct. 25 to Nov. 2); advance on and capture of Mons (Nov. 7 to 11).

Nor was it on the Western Front alone that Canadians fought to help keep Canada and the world free from the barbarian. Well over one-fourth of the fighting pilots nd observers in the Royal Air Force on the various battle-fronts were Canadians. Airmen and gunners from this Dominion helped to drive the Austrian from Italy and the Bulgar from Serbia. Canadian officers, soldiers, and doctors entered Baghdad with General Maude, entered Jerusalem and Damascus with General Allenby. Canadian doctors and engineers served with Generals Botha and Smuts when Germany's colonial empire in Africa was wrested from her. A Canadian force had been prepared for action in Siberia. Wherever, in all parts of the wide world, Great Britain has fought to ward off the Hun and the machinations of the Hun from her far-flung Empire, there Canadians have been present to assist her. To themselves and to their country the Canadian soldiers have brought enduring glory. They have done their duty magnificently!

CHAPTER V.

THE REQUIREMENTS OF AN ARMY IN THE FIELD.

[This chapter, like all others in this book, was written several months before the signing of the armistice. Some of the other chapters were changed after November 11th, 1918, and the advisability of omitting this one altogether was considered. However, it was thought that teachers and pupils will, for many years, be interested in the conditions under which Canadian soldiers lived and fought. Readers of this book are aware, of course, that the soldiers have still to be fed, clothed, and maintained for several months after peace has been declared.]

Perhaps many boys and girls do not realize what a great number of men half a million is. Just think: the Canadian Army Corps is equal to the whole population of Toronto; far more than all the people in Halifax and Hamilton and Winnipeg together. If all these men stood shoulder to shoulder they would make a line 140 miles long. Now, all these soldiers must be fed, clothed, supplied with guns and ammunition, and cared for when they are sick or wounded.

Remember, too, that everything our men use must be carried in ships to France or England. France can scarcely produce enough food for her own people and troops; England cannot produce nearly enough. Six French ports have been given over to the use of the British troops, three being devoted entirely to the Northern Army and three to the Southern Army. These ports are called base supply depots, and each port specializes in certain goods. One handles only forage for horses, frozen meat and flour; another only munitions, and so on. From each port a system of broad-gauge railways runs inland, branching and re-branching to reach advanced supply depots. At these points the supplies are loaded on motor trucks or narrow-gauge railways and taken as close to the firing line as mechanical transport can go. Finally, the services of the horse and mule are called into action to furnish motive power for a divisional supply train, which consists of 455 men, 375 animals, and 198 wagons. From the divisional trains the food is taken over by brigades and then by the battalion quartermaster. He divides

it into five parts, one for headquarters, and one for each of the four companies. Such supplies as fresh meats, tea, coffee, and flour are turned over to the company cooks, the individual soldier handling only "dry rations," like bread, canned goods, jam, biscuits, and pickles.

What do our soldiers get to eat? The very best and most substantial food and plenty of it. The first item is meat—fresh or frozen. Each soldier is entitled to one pound every day. In addition, he is given four ounces of bacon, usually for breakfast. Fish, too, much of it from Canada, sausages from government-owned factories, and pork and beans, are issued to supplement the meat rations. Bread is, perhaps, next in importance. Of this each soldier receives daily one pound, or ten ounces of biscuit, or an equivalent ration made up of the two. Bread for the Canadian army is made at the base bakeries at Boulogne. These turn out daily 220,000 two-pound loaves, made from Canadian flour of the same quality as in pre-war days. Other items in Private Jack Canuck's daily bill-of-fare are: ten ounces of rice, two ounces of butter served three times a week, three ounces of jam, five-eighths of an ounce of tea or coffee, two ounces of cheese, two ounces of oatmeal three times a week, three ounces of sugar, one ounce of condensed milk, an ounce of pickles three times a week, two ounces of potatoes, eight ounces of fresh vegetables when obtainable, or two ounces of dried vegetables.

Food is, of course, the most important requisite for fighting men, as for civilians. If you count the wagons that pass your house or school, or count the stores in your town, you will find that three-fourths of them have to do with feeding people in some way. If food is so essential for us who live peacefully at home, how much more essential is it for our soldiers, who are exposed to all weathers, who are very often cold and wet, who get little regular sleep, and who are under great nervous strain all the time?

After food, perhaps clothing is next in importance. Each soldier needs a uniform—coat, trousers, puttees, boots, socks, underwear, cap, greatcoat, and many other things. Most of these articles are made of wool. Now you know, of course,

that we obtain wool from sheep, but perhaps you didn't know that only a small part of the wool in any piece of cloth is new. Old woollen cloth is picked to pieces and the wool used over and over again a great many times. But in this war much of the wool is lost forever and that is one reason why it is becoming so scarce and costly.

There are so many other things our army needs that you will perhaps understand them better if they are arranged in a list.

What 500,000 soldiers need.

400,000	rifles and bayonets.
4,000	machine guns.
1,100	field guns.
80,000,000	cartridges for each battle.
1,250,000	shells and shrapnel per hour.
100,000	horses.
65,000	mules.
4,000	wagons and trucks.
500,000	first-aid packets.
500,000	canteens.
1,000,000	uniforms—coats, breeches, puttees, underwear, belts.
500,000	caps.
500,000	steel helmets.
500,000	gas-masks.
1,000,000	pairs of leather boots.
500,000	pairs of rubber boots.
500,000	haversacks.
500,000	rubber ground-sheets, to keep them dry.
1,000,000	blankets.
2,000,000	pairs of socks.
500,000	lbs. of meat per day.
500,000	lbs. of bread per day.
250,000	lbs. of vegetables per day.
1,000,000	pints of tea or coffee per day.
500,000	cups.

500,000 plates.
500,000 knives.
500,000 forks.
500,000 spoons.

Finally, shelter must be provided for those men who are employed behind the front, or who are resting between their turns on the firing line. For this purpose thousands of portable huts, made of galvanized iron and wood, are constructed at suitable points. Wounded men must be well cared for, and to accomplish this there is a wonderful system of hospitals—field dressing stations, clearing stations, base hospitals, and convalescent homes. More than 125,000 cases have passed through these since the war began.

Now see what four Thrift Stamps ($1.00) will do to help in supplying this army. Four Thrift Stamps will feed a soldier for two days or will feed two soldiers for one day; will buy a pair of soldiers' socks; will provide vaccine to inoculate 20 men against smallpox, or vaccine to inoculate 12 men against typhoid; or will pay Canada's war bill for $\frac{13}{450}$ of a second. Are not these things well worth doing, and well worth saving money to accomplish? And think of what Thrift Stamps will do, when the war is over, in educating our soldiers for new and better positions, and in the great work of reconstruction!

CHAPTER VI.

WHY WE SHOULD SAVE FOOD AND FUEL.

Why is food scarce? Millions of men who were formerly engaged in tilling the land or in assisting in other ways in food production have been fighting on the battlefields or are sick, wounded, or dead. And even the battlefields themselves were, before the war, fertile farms producing great quantities of grains and vegetables. Again, many men have been taken from food production to work in the factories to make materials required to carry on the war successfully. As a result, old men, women, boys, and girls have had to work in the fields and, since they are not skilled farmers, the crops in many parts of the world are not as good as formerly. It was impossible, moreover, during the war to obtain a sufficient supply of fertilizers, and as a result the land is becoming less and less productive every year. Further, in Russia and the Balkans much less food is being produced on account of the unsettled conditions of these countries. Think, too, of the thousands of tons of food that have been sent to the bottom of the ocean by German submarines.

Some people who have not thought the matter out carefully might be inclined to say that, the war being now over, there is no reason why we should be asked to continue saving food. Such is not the case. It is true that, when the armistice was signed and the submarine danger was gone, ships were released for carrying the wheat supplies of India, Australia, and Argentina to Europe. However, the total amount of food required from North America has not been diminished but, rather, it has been increased. The enemies of Great Britain and her Allies have been driven out of several countries and parts of countries—but they have left the people of these territories face to face with actual starvation. Even Germany has not, and has not had for a long time, sufficient food for her own people. The men, women, and children in Belgium, Northern France, Serbia, Roumania, Montenegro, Poland, Russia, and Armenia will starve this winter unless they receive immediate assistance. In Austria and in Hungary there are many people who have

rebelled against their former tyrants and who are now on the side of Great Britain—these cannot be neglected. All this means that there are more than two hundred millions of people, in addition to those that Canada and the United States were trying to feed during the war, who are now looking to this continent for relief from their misery and famine. The young people of Canada can have no idea what famine means; they cannot know (and may they never know!) what the tortures of starvation are. Even a mental picture of such conditions is too horrible to dwell upon. To waste even a morsel of food in Canada while people are starving in Europe and Asia is criminal —outrageously criminal.

Peace cannot come to Europe while her people are starving. Hungry people are desperate. Anarchy, with all its horrors, its riots, and its bloodshed, will come where peace and quietness are so greatly needed, unless we do our part to save the world from such a fate. The fruits of victory, the great aims for which we have fought, may all be lost if food is not saved for those who are starving in Europe. A splendid opportunity and an urgent duty are thus presented.

There are other reasons, perhaps more selfish reasons, why we should save food. Most people are accustomed to eat more than is necessary to keep them strong and healthy. Saving food will improve health and it will make more ships available for bringing our soldiers home, and for transporting food from other countries to Europe.

For very similar reasons we should save fuel. So many men have been taken from the coal mines to fight and to work at munitions that it is not possible to mine as much coal as before. Since factories for the production of war material have sprung up all over Canada and the United States, much more coal has been required to keep them running. The following are a few good reasons why we should save fuel:—(1) because less coal is being mined, (2) because more coal is required for manufacturing, (3) because, if the railroads are not required to carry so much coal to be used as fuel in houses, they can transport other necessary commodities, and (4) because, if coal is saved, money is saved, and money is needed for the work of reconstruction now that the war is over.

CHAPTER VII.

WHAT THE WAR COSTS AND HOW IT IS BEING PAID FOR.

The madness of Germany has brought pain and anguish, suffering and sorrow, into millions of homes all over the world. Her reckless lust for power has demanded the sacrifice of more than ten millions of Europe's finest manhood. Nearly a million and a half of Frenchmen have died in the glorious defence of their country. Almost a million Britishers from the Mother Land and the Dominions have laid down their lives to save the Empire. Over fifty thousand Canadians have lost their lives in maintaining their ideals. This is the real cost of the war; a cost so heavy that only our supreme confidence in the justice of our cause and the clear knowledge that in this way only can our freedom be maintained, enable us to endure it.

The war, which has cost so much in human life and suffering, has demanded as well the most enormous amount of money ever expended in so short a time. If we take into consideration the value of the property destroyed, the loss in money to the countries involved through the decrease in production caused by the loss to industry of millions of producers, and the losses suffered on account of the dislocation of trade, the total is so huge that it is meaningless. If we consider only the actual money spent by the warring nations on the maintenance of their armies and fleets and the actual conduct of the war, we speak of such vast sums that it is almost impossible to form any adequate conception of them. Britain is spending about thirty millions of dollars every day upon the war. It is costing France over twenty millions a day. Italy and the smaller Allied nations are spending almost as much in proportion to their resources. The United States, the last great nation to enter the conflict, is spending billions upon billions of money upon her army and navy. Canada is doing her share, and it is in Canada's effort that Canadians are chiefly interested.

Canada has enlisted more than half a million men for her army. You have just read an account of what an army of such a size requires. Uniforms, boots, rifles, ammunition, food, horses, harness, wagons, motor trucks, hospital supplies, just to mention again a few of the largest items, must be supplied in great quantities. All this, and the numberless smaller items of equipment, must be bought by the Government for our men. Our soldiers must be paid, and allowances made to their dependents to enable them to live when their bread-winners are risking their lives in the defence of our country. In 1916, when our army was considerably smaller than it is now, the Government spent nearly $5,000,000 on boots alone. Transportation for our men by land and sea cost over $8,000,000. The army received over $100,000,000 in pay. Nearly $8,000,000 was needed to pay for rifles and ammunition. Motor trucks and ambulances cost over $1,500,000. These examples show clearly why Canada has needed and will need great sums of money to carry on the war.

As the war goes on and our forces increase, the cost of the war becomes correspondingly greater. From the beginning of the war until March 31st, 1918, Canada spent nearly $878,000,000 for war purposes. During the present year our war expenditure will be approximately $425,000,000—well over a million dollars a day.

A million dollars a day! Can you imagine what a million dollars would look like in crisp new one-dollar bills? Suppose that you had a million of them in packages containing a hundred each; and you piled them up, one package upon another. Your pile of money would tower up over four hundred feet into the air—about as high as a thirty-storey office building. If you took the million bills and laid them end to end on the ground to form an unbroken chain of them, you would have to walk over one hundred and twelve miles to lay down your last bill. If you carpeted the surface of the ground with them, they would cover completely more than three and a half acres. If you went to the bank to draw a million dollars in one-dollar bills, you would have to wait nearly two months to give the teller time to count it. Yet this huge amount of money is less than Canada is spending every day upon the war.

By the close of the current fiscal year, our war expenditure will amount to one billion three hundred million dollars. You have just seen what a million dollars would mean in actual cash; try now to understand what a vast sum Canada will have spent on the war by March 31st, 1919. If you piled it up in the air as before, but this time using ten-dollar instead of one-dollar bills, your pile would stretch up for over ten miles. Picture to yourself a huge safe forty feet long, forty feet wide, and ten feet high. If it was crammed full of ten-dollar bills as tightly as they could be packed it would just hold the cash to pay Canada's war bill on March 31st, 1919. If these ten-dollar bills were laid end to end, they would reach for over fourteen thousand five hundred miles—more than half-way around the world.

When war broke out in 1914, Canada's revenue amounted to a little over $130,000,000. This was a sufficient income for the country in times of peace, but the necessities of war demanded a much greater sum. The Government at once took measures to increase the revenue by imposing a higher tax on certain luxuries. In 1915, war taxes were collected on railway and steamboat tickets, telegrams, money-orders, cheques, and patent medicines. An increase in postal rates was made and resulted in a substantial increase in the revenue derived from that source. In the same year an increase was made in the duties on exports and imports and in the taxes on tea and coffee, on business profits, and on incomes. These increases raised Canada's revenue for the year ending March 31st, 1918, to over $260,000,000, nearly double her revenue for the first year of the war. For the present year it will be even greater.

You will see at once that Canada's revenue, large though it is, is by no means great enough to pay the cost of carrying on the war. A large proportion of it must be spent upon the civil administration of the country. Canada has been able to apply only $113,000,000 to the cost of the war out of her revenue for the last two years. The war expenses to date have been more than a billion dollars, leaving some $900,000,000 which could not be paid out of revenue. This money has been obtained by loans to the Government.

Canada is immensely rich in natural resources. Her mines and forests, her farms and lakes, are sources of almost inexhaustible wealth. To make these resources accessible and to develop them required money to build canals and railways, mills and factories. This money was lent to us by Great Britain and the United States, as those countries were extremely rich and anxious to find good investments for their surplus funds. So, before the war, when the Canadian Government needed money to develop the country, there was no difficulty in obtaining it from either Britain or the United States.

When the war burst upon the world like a bolt from the blue, the Government of Canada naturally turned to Great Britain and the United States for the money needed to finance Canada's war expenses. During the early part of the war, Canada secured $307,000,000 from the Mother Country and the United States. As the war went on, the demands upon Britain's wealth grew terribly heavy, and consequently it soon became desirable for Canada to borrow elsewhere, if possible. It also became increasingly difficult to obtain money in the United States. These considerations influenced the Canadian Government to try to obtain the necessary funds from Canadians.

In 1915, 1916, and 1917, Canadians subscribed $336,000,000 to three " war loans." Encouraged by this success, the Government on December 1st, 1917, began to take subscriptions for the first " Victory Loan," the bonds bearing interest at 5½%. With the assistance of the banks, of committees of business men, and of the citizens generally, this loan was a huge success. 820,035 Canadians lent to the Government $398,000,000. This money paid all war expenses until March 31st, 1918, and left a large balance for use this year.

The advantages of borrowing money at home are many. The large sums paid in interest upon the loans are distributed among Canadians instead of being sent abroad to enrich another land. The desire to help win the war by lending to the Government and the ease with which money can be well invested stimulate thrift. Canadians who own Government bonds feel more than ever that they have a personal stake in their country's

welfare. The distribution of Government bonds among a large number of the population is a source of very real national strength and solidarity.

Since the beginning of the war, the revenue of Canada has doubled. Besides paying this increased taxation, Canadians have loaned their Government over $750,000,000. In spite of these heavy demands they have increased their savings deposits by more than $270,000,000. This is a splendid record for our country, an achievement which no one would have thought possible five years ago. We may well be proud of our ability to stand on our own feet and to provide our war expenses out of our own pockets. We have done well, but we must do better. The war is making and will make heavier and heavier demands upon our country; we are all confident that Canadians at home will rise to every emergency and overcome every difficulty with the same spirit that our heroic troops have shown in winning their reputation as the most formidable fighting unit of its size on any front. Our task at home is less glorious than theirs, but just as essential. Upon our efforts their success depends. It is the imperative duty of every Canadian to save as much as possible and to lend his savings to the Government to help carry on the war. That is the only way in which our army can be maintained. That is the only way in which Canada can do her share in helping the forces of civilization conquer the Hun. That is the only way in which Canada can discharge her duty to herself and to the Empire.

CHAPTER VIII.

THE IMPORTANCE OF SAVING.

For twenty years before the war, Canada enjoyed a wonderful growth and prosperity. The development of her mines and industries, the exploitation of her forests, the tremendous increase of her agricultural wealth contributed by the new Western provinces, and the very rapid growth of her population due to a large annual immigration, stimulated every business and trade in the whole Dominion. Work was plentiful, labour scarce, and wages high. Business became more and more profitable. As a natural result, the standard of living in Canada was raised; better houses, better clothing, and better food were demanded by every class of our population. Many things which were regarded twenty years ago as luxuries for the wealthy are to-day considered absolute necessities well within the reach of the ordinary man.

Such rapid growth and remarkable prosperity brought a very real danger with them. Easily earned money was just as easily spent. Too often the necessity for saving was forgotten, and in many cases, especially in our cities, improvidence and extravagance took the place of the foresight and thrift which were typical of Canadians in the earlier days when conditions were hard and money scarce. The amount of money spent on automobiles, amusements of all kinds, out-of-season dainties, extravagant clothing and the like, increased by leaps and bounds. The whole North American Continent enjoyed unparallelled prosperity and spent unequalled sums of money on luxuries of all kinds.

The war has brought to Canada greater prosperity than ever. Our factories are busy filling the hugest orders ever placed in this country. Our workmen are receiving the highest wages ever paid. Many businesses are making money at a rate undreamed-of four years ago. Our farmers are receiving the highest prices on record for their produce. Our trade has

increased two and one-half times since the war began. Money is more plentiful than it has ever been in the history of the Dominion. Never has our country been so prosperous; never have there been greater temptations to spend beyond our needs; and yet never in the history of Canada has there been a time when saving was so essential as at present. Our present prosperity, our success in the war, our future welfare, one might almost say the very existence of our country, depend upon the willingness of our people to overcome all temptations to unnecessary spending, to live with rigid economy, and to apply their savings to the country's needs.

Canada's war-time prosperity has been largely due to the huge purchases which Britain has made from us to supplement her own resources. She has bought, at very high prices, all the food which Canada could supply. The quantity of munitions and supplies bought by Britain has been limited only by the capacity of our factories to turn them out. During the first three years of the war Britain paid cash for these purchases. By 1917, however, the demands made upon Britain were so great that she could no longer afford to pay cash for them. The cessation of war orders from Britain would have meant commercial ruin for Canada. It would have rendered us absolutely unable to raise the large sums needed to pay for our own part in the war. Some means had to be found by which Canada could give Britain credit for her purchases here.

Canadians had increased their savings bank deposits since the beginning of the war by more than $270,000,000. Canadians had subscribed liberally to the loans issued by the Canadian Government. So our Government was able to lend Britain $25,000,000 a month to help to pay for food and supplies bought in Canada. Our Canadian banks advanced $200,000,000 to the British Government for the same purpose. In this way Britain has been able to continue buying in Canada. Our factories have been kept busy, all our surplus food has found a ready market, and our people have been paid for all the goods which they have exported. A real disaster was averted by the wise employment of the savings of the Canadian people.

Canadians have a huge task to accomplish at the present time. They must pay Britain for the goods which are bought from her. Last year this amounted to $81,000,000. They must pay interest on money which they have borrowed in Britain to the amount of $135,000,000 annually. They must settle a yearly bill of about $350,000,000 for goods bought from the United States, and make substantial interest payments for loans which they have obtained from the people of this country. It is estimated that the Government of Canada will require at least $280,000,000 in addition to the funds in hand and the years' revenue to meet Canada's war expenses and to finance our export trade. Not a penny of this can be borrowed abroad; Canadians must meet these huge demands from their own savings. There is no other way.

Remember, no amount of saving is too small to matter. Every cent wasted on unnecessary food or amusement is a very real loss to the country. If every school boy and girl in Canada saved even five cents a week it would mean a total of over $3,500,000 saved in a year—enough to pay for over a million and a half bushels of wheat for Britain. Eleven cents a day saved by everybody in Canada would give the Government the additional money needed to pay war expenses for this year. Many of us can do better than that, others perhaps not quite so well, but if we all do our best the money so sorely needed by our country will be obtained.

Saving is not necessarily a matter of saving money. It is rather a question of saving the things that money can buy. The real wealth of our country consists in all its products—food, metals, lumber, and manufactures. The greater the amount of these produced, the greater is our country's wealth. A certain part of these products is required for home consumption, the remainder is sold abroad. By these sales to other countries, we are able to pay for what we buy from them. By selling more than we buy, we receive an income equal to the difference. It is plain that the less we use ourselves, the more we have to sell abroad, and the greater is our income.

Increased production means increased exports. Increased exports mean increased wealth for our country. Increased

wealth means a greater ability to carry the great burden of the war. The most effective way to increase production is to save labour. That means making the amount of labour available accomplish as much as possible. Every man, every woman, every boy, and every girl in Canada is in duty bound to help to increase Canada's production. Canada's war-gardens, which this year produced about $60,000,000 worth of food, show what can be done by saving spare time and labour for useful work. A great part of this splendid showing is due to the efforts of Canadian boys and girls. They have also given their services to farmers, and so have helped to do their share in placing Canada in a position to carry her heavy burden easily. The work so done is a very real saving. It has saved food for our Allies. It has saved money for Canadians. It has saved men for our Army. These are splendid results, but with a clear realization of the great importance of such work and a firm determination to do our utmost, we can do still better. Canada must carry on with the war. She must find sufficient money to maintain her army. She must lend to Britain enough to pay for Britain's purchases here. She must provide large sums to pay her debts to Britain and the United States. All this must be obtained from her own resources. Therefore, it is the first and most pressing duty of all Canadians to save in every possible way. Only the strictest economy, coupled with the greatest effort to increase production, will enable them to carry through these heavy undertakings. Failure to do so means humiliation and disaster. The reward of success will be the consciousness that Canada has worthily performed the greatest task which has ever been laid upon her. Our pride in ourselves, our Army, our country, and our Empire will never let us fail.

CHAPTER IX.

THE INVESTMENT OF MONEY.

The first essential of financial success is the habit of saving. The second and no less important factor is the wise investment of savings. A mistake in judgment often means irreparable loss; the first sound investment, wisely made, is a long stride forward towards independence. A knowledge of the factors which determine whether a given investment is desirable or not is, therefore, of the greatest importance.

Generally speaking, the amount of income derived from an investment varies inversely as the security of the principal; that is to say, investments which are risky and speculative must offer at least the prospect of a large return before they will attract investors. On the other hand, if the principal invested is absolutely secure, the income derived from it is usually correspondingly small, as the safety of the principal compensates for the smallness of the return. The small investor should always regard the safety of his investment rather than the amount of interest paid upon it. The loss of his principal is too serious a matter to permit him ever to be lured from the path of safety by the dazzling prospects of large returns. The absolute security of the principal is the first and paramount consideration in making an investment.

Provided that the principal is safe, the larger the return the more desirable is the investment. For instance, a savings account is a form of investment and a very safe one, but the rate of interest paid is too low to make it a desirable permanent investment. One should look upon a savings account as a convenient method of accumulating money in large enough amounts to invest, rather than as a satisfactory way of finally disposing of it. A good bond offers just as good security as the bank and the income derived from it will be almost twice as great.

The ease with which an investment can be sold and the proceeds secured in cash should always be given consideration. Emergencies may arise which demand funds for immediate use. For instance, when the real estate boom in Western Canada collapsed in 1913, many men who held thousands of dollars' worth of valuable property were unable to sell at any price, although they needed the ready money in the worst possible way. On the other hand, savings accounts may at any moment be transformed into cash, and it is this very feature which makes them so popular and convenient.

One of the chief difficulties which the small investor has to face is the scarcity of good securities available in small amounts. Even one share of most good stocks will cost well up to $100 or more. Desirable bonds are seldom issued in small denominations. Mortgages on good property are usually drawn for fairly large loans. The small investor is generally at a decided disadvantage on this account; he has not nearly so extensive a range of investments to choose from as the man of wealth.

The rate of interest paid on mortgages may be taken as a fair standard by which to judge the return from any given investment at any time. At present, money lent in this way returns from 6 per cent to 7 per cent per annum upon the principal. This is rather higher than usual, owing to the war. In ordinary times 5 per cent to 6 per cent is the usual rate of interest. Taking this as a guide, an investment in which the principal is well secured should return to the investor 5 per cent to 7 per cent per annum,

A good investment must then fulfil these conditions:— it must be small enough to be within the buying power of the investor; the principal must be absolutely safe; the return must be reasonably large; the security must be in good demand so that it can be readily sold without loss if there is need.

Good bonds are unquestionably the form of security which best meets these requirements. The principal invested in them is secured by the assets of the company or the municipality or the country, as the case may be, which issues them. The interest payments form a first charge upon the earnings of the company

or the revenue of the municipality. They are really a mortgage, and offer the same advantages of security and fair return, but with the advantage that the bond-buyer is saved a great deal of trouble. The man who lends on a mortgage must rely on his own judgment or engage a valuator to see that the property offered as security is sufficiently valuable fully to protect the investor. Experts do this for the bond-buyer. The mortgagor often has difficulty in collecting interest; the bond-holder merely presents his interest coupons at his bank when due. When the term of years expires for which the bond is issued, the surrender of the bond is all that is necessary to secure the principal in full. If at any time it is necessary to realize on the investment, there is always an active demand for high-class bonds, enabling the investor to sell his holdings easily and to the best advantage. Good bonds are safer than stocks, more convenient than mortgages, and offer, on the average, just as large a return.

Victory bonds now offer a golden opportunity for the small investor. They give the man of slender means a chance to invest his money just as effectively as the millionaire. The whole of Canada, with a total wealth of many billions of dollars, forms the security. This is an absolute guarantee that the money invested in them is perfectly safe. The interest rate is the largest ever paid upon such good security. The revenue of Canada is sufficient many times over to meet all interest charges. If the money invested in them is needed at any time there is always an active market for them in which the investment can be realized without danger of loss. These considerations make our Victory bonds the premier investment in Canada.

CHAPTER X.

VICTORY BONDS AND WAR-SAVING STAMPS.

Few boys and girls in Canada can earn and save fifty dollars to buy a bond for themselves. There are fewer, however, who cannot save twenty-five cents, and the Government is going to let them invest their savings, a 'quarter' at a time, as they save it. Perhaps you wonder of what use twenty-five cents can be in paying the huge amounts that the Government of Canada will require. If every boy and girl in this Dominion saves a quarter every week in the year, 1919, and lends it to the Government, these savings will amount to nearly twenty million dollars. This, and much more, will be needed. Remember, war expenses do not end immediately when the treaty of peace has been signed. Many ships will make many trips for many weeks to bring the Canadian soldiers back across the Atlantic. And then they cannot be dismissed from the army and sent into the streets with no work to do—arrangements must be made to secure employment for them. So, for several months, Canadian soldiers must be maintained, fed, and clothed, in Europe and in this country. This work needs money. But it is a pleasing task—in it every boy and girl in Canada will want to have a share, and the way to help is very easy.

Suppose you have saved a quarter and wish to lend it to the Government. Take your money to a post office or bank and buy a 25-cent Thrift Stamp. You will be given a Thrift Card along with your stamp. Attach the stamp to the Thrift Card. There is room for sixteen stamps on the card. Every time you have a quarter saved, buy another stamp and stick it on your card. Keep on doing this until your card is filled. You have then lent four dollars to the Government.

When your Thrift Card is filled with stamps, take it to the post office or the bank and you will receive in exchange for it a War Savings Stamp. If you make the exchange in December, 1918, or in January, 1919, you will receive the War

Savings Stamp without making any additional payment. In February, 1919, you will have to pay one cent in addition to surrendering your Thrift Card, in March, two cents, and so on, paying an additional cent for every month through 1919. This is necessary because the War Savings Stamp bears interest at the rate of about $4\frac{1}{2}\%$, and you are not entitled to that interest until you exchange your Thrift Card for a War Savings Stamp. That is, the cent you pay in February is the interest earned by the Stamp in January. By December, the stamp will have earned eleven cents interest and, therefore, is worth eleven cents more than it was in January.

To make half-yearly payments of interest on War Savings Stamps would be very complicated and expensive because such small amounts and so large a number of people are involved. Consequently, the Government does not pay the interest every six months as it does on a Victory bond. Instead of that, it keeps the interest for you, and will pay you back what you have lent along with the interest at the end of five years. Each War Savings Stamp, which costs four dollars plus the amount of interest earned by it at the time of purchase, will be redeemed by the Government on January 1st, 1924, for five dollars in cash. The extra dollar is the interest on your four dollars for five years at about $4\frac{1}{2}$ per cent compounded half-yearly.

When you exchange your Thrift Card for a War Savings Stamp, ask for a War Savings Certificate. This is a pocket-sized folder containing ten spaces for War Savings Stamps. Attach the War Savings Stamp to the certificate, get another Thrift Card, and begin buying Thrift Stamps again. Every War Savings Stamp you can buy and put on your Certificate will be worth five dollars in 1924. If you fill the certificate you will receive fifty dollars for it when redeemed by the Government.

If you can save four dollars at a time instead of a quarter, you need not bother with the Thrift Cards at all. Take your four dollars to the post office or the bank and with it you can buy a War Savings Stamp just as before. The price of the stamp increases with every month; the price in January, 1919, is $4.00; February, $4.01; March, $4.02; April, $4.03; May,

$4.04; June, $4.05; July, $4.06; August, $4.07; September, $4.08; October, $4.09; November, $4.10; December, $4.11.

When you receive your Thrift Card, be sure to write your name and address on it, so that it may be returned to you if lost. If you find a Thrift Card drop it into the post office without postage, and it will be returned to the owner. Be careful to attach your Thrift Stamps to your card at once for, if they are lost when unattached, there is no means of making good your loss. For the same reason attach your War Savings Stamps to your certificate as soon as you get them and write your name and the number of your certificate across the face of each stamp. If you wish, you can register each War Savings Stamp at the post office and in this way protect yourself fully against loss. If your registered Certificate is lost or destroyed, apply at the post office where it was registered and you will receive your money back after satisfactorily proving loss and ownership.

In this way you are given an opportunity to assist in the great work of *reconstruction*. You have seen the ruin of a large building that has been destroyed by fire—perhaps only the walls are left standing—and you have noticed that other buildings near it have been badly scorched, or have been seriously damaged by water. After fifty-two months of the fire of war, Europe is like the large, ruined building, and Canada is like one of the nearby buildings—Europe must be rebuilt; Canada must be repaired. This is what is meant by *reconstruction*. Money must be spent on this great work, and every cent counts. Don't throw your money away on candy or on amusement when there is work that money should do. After school hours and on Saturdays there is employment for willing hands. Earn money, save money, and lend it to Canada at a good rate of interest. Then you are helping your country (as every patriot should)—and you are becoming rich. Don't squander money—invest it in THRIFT STAMPS AND WAR SAVINGS STAMPS.

Every school in Canada is urged to take measures to help the children in this work. A school War Savings Society could accomplish much. Meetings of the society could be held as often as desirable. At these meetings the war, what it means

to us, what it is costing, how we can help to win it, and similar topics, could be fully discussed. Such discussions should serve to give each boy and girl a clear realization of what the war means to Canada and should impel them to do all they can to help. The members of the Society might be engaged in War Savings contests and the boy or girl who is most successful in earning money and buying War Stamps might be given some distinctive badge or button. Records should be kept of the contributions of each member. Contests among different grades or schools offer a splendid method of arousing interest. In this way a united effort by a whole school would inevitably yield great results. In addition to this, the society could act as an employment bureau. By applying to it local merchants and employers could be sure of obtaining effective workers when needed. Every teacher and every pupil in the schools of Canada should take an active part in the work of such organizations. WAR SAVINGS must be the watch-word for 1919. Now, as never before, every true Canadian must SAVE and SERVE in order to prove worthy of citizenship in this great country.

CHAPTER XI.

WAR RELIEF FUNDS.

Great as have been the efforts of Canada in her various military activities since, in August, 1914, she suddenly found herself at war, in none of these efforts, apart from her contribution of men, has the real heart of the Canadian people been more clearly shown than in their voluntary contributions for the relief of the suffering caused by the havoc of war. In other activities, such as munition work, agricultural production, war loans and savings, and educational reconstruction, motives of business may have had an influence; but in freely contributing of their substance to alleviate the suffering inevitably following in the wake of war, Canadians have proven that they are willing to sacrifice and to deny themselves for the sake of a cause that they believe to be righteous and just. And that this belief in their cause is shared not alone by the wealthy, but also by the labourers and wage-earners, the universal response to the numerous appeals for voluntary giving abundantly proves.

In the main, Canada's contributions have been received and disbursed by three large organizations—the Canadian Patriotic Fund, the Canadian Red Cross Society, and the Military Branch of the Y.M.C.A. But, in addition, many smaller societies and many small groups of individuals are looking after the comfort and well-being of the soldiers and thus are helping to win the war.

The Canadian Patriotic Fund is a national organization into whose general fund all the provinces, except Manitoba, pay their contributions. (Manitoba has a separate fund for the same purpose.) The money contributed in this way is used to give assistance where necessary to the dependent relatives of Canadian soldiers on active service in the war. The fund is administered by local committees whose members receive no remuneration for their services. These committees act on general instructions given them, but use their discretion in the

approval of applications received and in determining the amount of each grant. From June, 1916, to June, 1918, the relief expenditure so given averaged about $900,000 a month, this money covering the assistance given to from fifty to sixty thousand families. Up to June 30th, 1918, the Canadian Patriotic Fund had raised altogether $40,149,097, and up to March 31st, contributions to the Manitoba Patriotic Fund totalled $3,957,042.

To the Canadian Red Cross Society belongs the duty of helping the sick and wounded soldiers when they enter the dressing stations or hospitals. In carrying on this work it acts as an auxiliary to the Army Medical Corps. The Society is organized into eight provincial and one thousand one hundred and twenty local branches. It provides supplies and equipment for Canadian military hospitals at home, in England, and in France; it gives grants of money to hospitals in Britain and other countries; it supplies the money for the care of Canadian prisoners of war in Germany; and it looks after the collection and shipment of supplies of various kinds used in Red Cross work. It is carrying on a varied and noble work and is surely worthy of our generous support. Any one of its numerous activities would more than justify its existence.

To the Red Cross Society the Canadian people, to June 30th, 1918, gave in cash $5,700,000 and supplies valued at $13,000,000. In addition to this, the British Red Cross Society had received from Canada up to December 31st, 1917, $6,100,000.

Where the welfare of men is concerned that great world-embracing organization, the Y.M.C.A., is not likely to be found wanting. Through its Military Branch work is carried on with the troops at home and also with those overseas—in England, in France, in Flanders, in Mesopotamia. Wherever there are Allied troops there the "Red Triangle" may be seen. In Canada there are thirty-eight centres of operation, in England seventy-six, and in France ninety-six. These include regular camps, barracks, Red Triangle Clubs, naval stations, troop trains, convalescent camps, hospitals, and mere dug-outs "behind the lines." Anyone who lives near a military camp might well visit the Y.M.C.A. tent, see how the soldiers enjoy its comforts and then imagine how much more they will appreciate its com-

forts, its encouragement, its hopefulness, and its healing, both of the body and the mind when they return from the trenches, cold, muddy, hungry, and weary. The contributions by Canadians for this work amounted to the splendid sum of $4,574,821. Organizations doing work similar to that done by the Y.M.C.A. have been generously supported by the people of this Dominion. The Knights of Columbus, the Young Men's Hebrew Society, and the Salvation Army have raised and expended huge sums of money in the alleviation of suffering and in supplying comforts to Canada's soldiers. And, without regard to creed or race, Canadians willingly give their money for these objects at every opportunity.

The world has stood horror-stricken at the ravaging of Belgium and the pitiful plight of its starving and homeless people. Its devastated firesides, its ruined cathedrals, its wrecked villages, and its enslaved inhabitants have compelled the sympathy of civilized nations. Canadians, whose interests are so actively and heartily engaged in the war, could not fail to assist these brave people whose defenders had stood in the breach and died to hold the foe at bay while larger armies were being mobilized in France and England to take their places. To the Belgian Relief Fund the contributions of the Canadian people amounted in all to $3,079,583, made up of supplies, $1,507,855, and money $1,571,728.

To the Government of the United Kingdom the Dominion and Provincial Governments have given $5,469,319 for various purposes, and to the French, Serbian, and Polish Relief Funds Canadians have contributed generously. Hospitals have received supplies from private sources, returned soldiers have been helped, and field comforts have been given by individuals. The total estimated value of such gifts is $8,000,000.

Of all these sums, the voluntary contributions of the Canadian people, the total is over $90,000,000. And this was given not for the prosecution of the war, but purely for relief work among the millions who are suffering the horrors of war.

But money does not tell the whole story. The women of Canada have given innumerable hours to sewing, to knitting, to all kinds of work that helps to relieve the suffering or to

increase the comfort of our country's defenders. And it is in these gifts of money and of time, in the whole-hearted manner in which everything possible has been done to assist in winning the war, that the spirit of the Canadian people displays itself.

It would be unfortunate for Canada if the response to appeals for voluntary giving should ever be lacking in her people. On account of the war every citizen, every boy, every girl, is urged to save and to lend to the Government and in this lending there is substantial reward. But still greater reward comes to those who are willing to deny themselves and to give freely to assist the needy and to make life brighter for those who suffer. That " it is more blessed to give than to receive " is ever true, and in the years of reconstruction after the war there will be abundant opportunity and abundant need for self-denial and for giving on the part of those who are now too young to go to the fighting-line. And the boys and girls of to-day will not be selfish. They will *lend* and they will also *give*, and give freely as often as the need arises. The hearts that have been thrilled by the heroism and the sacrifice of Canada's soldier-sons " over there " will not fail in their duty to sustain these ideals as long as they hold the priceless privilege of Canadian citizenship.

CHAPTER XII.

A MESSAGE TO THE BOYS AND GIRLS OF CANADA.

When the Kaiser and his hordes have perished by the sword which they unsheathed, when this cruel war is over and the golden day of peace has come, you will hear many a fireside tale of the "Great War" from your elders who were "over there." And on the night when they are telling the wonderful story of Vimy Ridge, it may well be that some one will mention the incident of the wooden cross over the grave-trench of some of our Canadian heroes, on which had been rudely carved the words

> "You say you come from Britain!
> Is there a Britain still?
> Then thanks to the brave boys like these
> Who lie on Vimy Hill!"

And as you listen you cannot but feel that he who carved the lines realized the situation exactly and expressed it happily. For of a truth these were "deeds that saved an Empire." And as the glorious tale unfolds of Canadian valour and Canadian victories, your pulses will quicken and your hearts swell with pride at the thought that these mighty men of battle were your own countrymen, your very own folk; that it is no mean country of which you can boast yourselves citizens, but rather a country whose shining heroism has made it the admiration and the envy of the world.

But hard upon these feelings of proper pride must come to you also the reflection—"And while these splendid countrymen of ours were fighting so valiantly, winning so gloriously, dying so nobly, what were we doing to help their cause?" Well for you and your peace of mind, well for your consciences, if you can look back upon that time of stress and bitter conflict, and say to your own hearts: "Yes, the way in which we could do our part

in helping to win the fight and save our country, and in helping to make our country a better place to live in afterward, was pointed out to us, and that way we followed."

Now your country has a very special and direct message to you, showing clearly the way. The way, she says, is the way of THRIFT and the watchword is "SAVE, save, and LEND me your savings." You may fancy your country, like a mother with her children, calling you about her and appealing to you in words like these. "You are my younger children; of thousands of my elder children have I been bereft. They have died and are dying for you and for me that our lives and liberties may be safe from the menace of the oppressor. What the enemy would do to us, were it not for these defenders, you may know from the dreadful fate of Belgium and northern France. Nothing else matters so much now as the winning of this fight. If we do not win, all our sacrifice has been in vain. But we must win, and we can win, if we at home bear our share of the burthen. Our soldiers have shown on many a blood-stained field how grandly they are doing their part. Your part is to do your utmost to help in equipping them at the outset, and in keeping them equipped, so that they may always be at their best in this death grapple."

It will bring the matter home to you more clearly if you are told that merely to provide the personal equipment of one infantry soldier for service in France costs $155. The most of this is for clothes, and clothes wear out rapidly. So you may readily understand how large a sum is required by your Government to equip and keep an army of 500,000 men. But this is only one small item. If you would calculate the immense expense of war, you would have to reckon, among other expenses, the cost of paying the soldiers and all those needed to manage their affairs, the cost of training them, the cost of transporting them, the cost of feeding them, the cost of caring for the wounded, the cost of pensions, the cost of munitions, in the making of which 350,000 workers were engaged during the past year.

It must now be clear to you why your Government needs so many hundreds of millions of dollars; and since it must get this money chiefly from our own people, you, as well as your elders,

must save in order to lend your savings to your Government. Again, consider this aspect of the matter. If you continue to spend money for the same things and as many of these things as before the war, where is the Government to get the workers to make the things needed for the war? When so many hundred thousands of workers are taken away from their occupations for actual warfare, and so many others are diverted to the task of supplying their needs, how can you expect the same number of people as before to be available for the supplying of YOUR needs or comforts or luxuries? If a man is occupied in making boots for you, he cannot at the same time be occupied in making boots for a soldier. And what is the answer to this problem? Why, ABATE your needs or comforts or luxuries. Make your boots last longer than before. Save on everything which needs workers to produce; LEND your savings for the benefit of those who are GIVING their lives for you. While the war lasts, there should be no more "pleasure as usual." If you have been accustomed to spend a dime or a quarter or a dollar for something you could do without, for candy or ice cream or "the movies," save that dime or quarter or dollar, and lend it to the Government to help feed a soldier, or bind up his wounds, or supply him with a box of cartridges. You are not even GIVING the money; you are merely LENDING it on the best security with the expectation of profitable returns. For the Government has provided an easy method, and one that should appeal to your sense of thrift. With 25 cents you may buy a Thrift Stamp at the Post Office, where you are given a Thrift Card with 16 spaces, in one of which you place the stamp. When the 16 spaces are filled, you exchange your Thrift Card for a War Savings Stamp, for which you have paid $4.00, plus, perhaps, a cent, or a few cents, and which will be worth to you $5.00 on January 1st, 1924. With the War Stamp you get a War Savings Certificate with 10 spaces, on one of which you affix the War Stamp. When the Certificate is filled, it has cost you a little over $40.00 and will be worth $50.00 on January 1st, 1924. Even were there no war, this would form an admirable game in "progressive thrift." The Thrift Stamp provides a means for saving small amounts till these reach the dignity of a War Savings Stamp, which bears interest at 4½%.

You know that the modern watch-word of social life is SERVICE, and the watch-word for the most effective service is TEAM-PLAY. So for this, the most urgent form of service you will ever meet, the team-play can be readily supplied by a War Savings Society in every school.

You must remember, too, that the war will not last forever. It is true that the greatest financial stress is yet to come; but we think we can see the beginning of the end. Money is plentiful now, and the dollar, which will buy so much less than formerly, is less respected and more readily let go. But in the time of re-construction to follow the war, times will be harder and the dollar more valuable. This gives a further reason for saving those dollars now and having them then. But your country likes to think that what will influence you most is not so much the idea of self-interest in the future as the realization of her present grim necessity. You are young—and youth is naturally careless; you are young—and youth is naturally enthusiastic. What your country asks, in this hour of need, is that you should shed some of the carelessness, and summon all the enthusiasm for the grand campaign of thrift, which will be your country's salvation. You are also the youth of Canada, and proud of what Canada has done; the youth of Britain, too, and proud of what Britain has done. And what has Britain done? Hear the answer in the words of a Canadian poet: (Rev. Frederick B. Hodgins, B. A., formerly of Toronto, in the *New York Herald* of August 24th, 1918.)

What has Britain done?
Kept the faith and fought the fight
For the everlasting right;
Chivalrously couched her lance
In defence of Belgium, France.
This has Britain done!

What has Britain done?
Given every seventh son,
Met the challenge of the Hun;
Placed her men on every field;
Proud to die, too proud to yield.
This has Britain done!

What has Britain done?
Answers every far-flung breeze
Blown across the Seven Seas :
" Watch and ward secure she keeps,
Vigilance that never sleeps."
This has Britain done.

What has Britain done?
On every front her flag unfurled,
Fought a world-war round the world;
Then, when all is said and done,
Ask her Allies, ask the Hun,
" What has Britain done?"

What has Britain done?
For her slain Britannia weeps—
She might boast who silence keeps.
But, when all is done and said,
Call the roll and count her dead,
And know what she has done.

Can you hear this and not ask yourselves—"What have we done? " Happy will you be, and blest your country in her loyal children, if you can answer:

" We have saved and have not spent;
Saved, and to our soldiers lent,
And that's what WE have done."

BUY

War-Savings Stamps

— On Sale at all —

MONEY ORDER POST OFFICES
BANKS AND

WHEREVER THIS SIGN

IS DISPLAYED

BUY WAR-SAVINGS STAMPS for $4 each, place them on the Certificate, which will be given to you; have your Stamps registered against loss, free of charge at any Money Order Post Office; and on the first day of 1924, Canada will pay you $5.00 each for your Stamps.

As an aid to the purchase of W.-S. S. you can buy **THRIFT** Stamps for 25 cents each. Sixteen of these Thrift Stamps on a Thrift Card will be exchanged for a W.-S. S. Thrift Stamps do not bear interest. Their virtue is that they enable you to apply every 25 cents you can save towards the purchase of a Government interest-bearing security.

"If high rates of interest must be paid on Government borrowings it is but right that every man, woman and child should have the opportunity to earn this interest."—*Sir Thomas White.*

$5.00 FOR $4.00

CANADA

WAR-SAVINGS STAMPS

The Canadian Government offers Interest-Bearing War-Savings Stamps

ISSUE OF 1919—PAYABLE JAN. 1, 1924

* * *

ORDER-IN-COUNCIL P. C. No. 2462 authorizes the issue of War-Savings Stamps for the purpose of assisting in the financing of Government expenditures.

As Sir Thomas White, Minister of Finance points out, W.-S. S. will provide "an excellent investment for small savings; and a strong incentive to every-day economy."

$5.00 FOR $4.00

Until January 31st, 1919, War-Savings Stamps will be sold by all Money Order Post Offices, Banks, and other authorized Agencies, for $4 each, and on January 1st, 1924, Canada will pay $5 each for them.

REGISTRATION AGAINST LOSS

A Certificate is provided for the purchaser of a W.-S. S. On the Certificate are spaces to which 10 W.-S. S. may be affixed. A certificate bearing one or more W.-S. S. may be registered at any Money Order Post Office, fully protecting the owner against loss by fire, burglary or other cause.

The Certificate also shows the Cash Surrender Value of W.-S. S. at various dates before maturity.

SOLD WHEREVER THIS SIGN IS DISPLAYED

WHERE CANADIAN SOLDIERS HAVE FOUGHT IN FRANCE AND FLANDERS.